



**EASTMAN  
CREDIT  
UNION®**

P.O. Box 1989 • Kingsport, TN 37662

**Loan and Security Agreements  
and Disclosure Statement**

**Covered Borrower Under Military Lending Act**

LOAN DATE 06/02/2022	ACCOUNT NUMBER [REDACTED]	LOAN NUMBER [REDACTED] 9328	GROUP POLICY NUMBER [REDACTED]	MATURITY DATE 06/01/2027
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LOAN TYPE  
Used Auto CE

LOAN PURPOSE  
Purchase

BORROWER 1 (Name & Address)	BORROWER 2 (Name & Address)
Justin Patrick Jenkins [REDACTED] [REDACTED]	

**TRUTH IN LENDING DISCLOSURE ('e' means an estimate)**

ANNUAL PERCENTAGE RATE The cost of Your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost You.	Amount Financed The amount of credit provided to You or on Your behalf.	Total of Payments The amount You will have paid after You have made all payments as scheduled.	Total Sale Price The total cost of Your purchase on credit is \$ which includes Your downpayment of
2.991 %	\$ 855.79	e \$ 11,000.00	e \$ 11,855.79	e \$ .

**Your Payment Schedule Will Be:**

Number of Payments	Amount of Payments	When Payments Are Due	Prepayment: If You pay off early You will not have to pay a penalty.
59	\$ 197.60	Monthly Beginning 07/01/2022	<b>Required Deposit:</b> The Annual Percentage Rate does not take into account Your required deposit, if any.
1	\$ 197.39	e 06/01/2027	<b>Demand:</b> <input type="checkbox"/> This obligation has a demand feature. <input type="checkbox"/> All disclosures are based on an assumed maturity of one year.

<b>Property Insurance:</b> You may obtain property insurance from anyone You want that is acceptable to the Credit Union.	<b>Filing Fees</b> \$ 0.00	<b>Non-Filing Insurance</b> \$ .
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**Late Charge:**

A late charge of the lesser of 5.00% or the maximum allowed by law will be assessed against all past due amounts if Your payment is not received within fifteen (15) days of the due date.

**Security:** Collateral securing other loans with the Credit Union may also secure this Loan. You are giving a security interest in Your shares and dividends and, if any, Your deposits and interest in the Credit Union; and the Property described below:

Collateral	Property/Model/Make	Year	I.D. Number	Type	Value	Key Number
Auto	Toyota Tundra	2006	[REDACTED]		\$13,150.00	

Other (Describe) Pledge of Shares	in Account No.	in Account No.
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**See Your contract documents for any additional information about nonpayment, default, and any required repayment in full before the scheduled date.**

**ITEMIZATION OF THE AMOUNT FINANCED ('e' means an estimate)**

Itemization of Amount Financed of \$ 11,000.00	Amount Given to You Directly \$ N/A	Amount Paid on Your Account \$ N/A	Prepaid Finance Charge \$ 0.00
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**Amounts Paid to Others on Your Behalf: (If an amount is marked with an asterisk (\*) We will be retaining a portion of the amount.)**

\$ 11,000.00	To AUTONATION	\$	To
\$	To	\$	To
\$	To	\$	To
\$	To	\$	To
\$	To	\$	To
\$	To	\$	To
\$	To	\$	To
\$	To	\$	To
\$	To	\$	To
\$	To	\$	To
\$	To	\$	To
\$	To	*	\$
\$	To	*	\$